

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF GEORGIA
ATHENS DIVISION

IN RE: * CHAPTER 13
ALLISON N. PRACHT, *
Debtor. * CASE NO. 11-30594

NOTICE OF PROPOSED PLAN

The Debtor filed her Chapter 13 petition on April 5, 2011 without the inclusion of a proposed plan, and the notice of the meeting of creditors and hearing on confirmation has previously been mailed to all creditors and parties in interest.

Please take **NOTICE** that a copy of the Debtor's proposed plan is attached hereto.

HARRIS & LIKEN, L.L.P.



CHRISTOPHER J. LIKEN
State Bar No. 452355
Attorney for Debtor

P.O. Box 1586
Athens, GA 30603
(706) 613-1953

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CERTIFICATE OF SERVICE

I certify that I have mailed a copy of the foregoing Notice with a copy of the Debtor's proposed Plan to all creditors as shown on the attached matrix, by first class mail with adequate postage attached thereto and to the following:

Sent electronically to:

Ms. Camille Hope, Chapter 13 Trustee
docomt@chapter13macon.com

This 12 day of April, 2011.



CHRISTOPHER J. LIKEN

UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF GEORGIA
ATHENS DIVISION

IN RE:

ALLISON N. PRACHT,
Debtors.

*
*
*

CHAPTER 13

CASE NO. 11-30594

CHAPTER 13 PLAN

1. The future earnings of the debtor(s) are submitted to the supervision and control of the trustee and the debtor(s) (or the debtor's(s') employer) shall pay to the trustee the sum of **\$340.00 monthly..**
2. From the payments so received the trustee shall make disbursements as follows:
 - (a) The trustee percentage fee as set by the United States Trustee.
 - (b) The monthly payments will be made on the following long-term debts: (Payments which become due after the filing of the petition but before the month of the first payment designated here will be added to the pre-petition arrearage claim.)

<u>CREDITOR</u>	<u>MONTH OF FIRST PAYMENT UNDER PLAN</u>	<u>MONTHLY PAYMENT AMOUNT</u>
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- (c) Pre-confirmation adequate protection payments will be made to the following secured creditors and holders of executory contracts after the filing of a proof of claim by the creditor. These payments will be applied to reduce the principal of the claim.

<u>CREDITOR</u>	<u>ADEQUATE PROTECTION AMOUNT</u>
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- (d) The following claims are not subject to cram down because debts are secured by a purchase money security interest in a vehicle for which the debt was incurred within 910 days of filing the bankruptcy petition, or, if the collateral for the debt is any other thing of value, the debt was incurred within 1 year of filing. *See §1325(a).*

<u>NAME OF CREDITOR</u>	<u>AMOUNT DUE</u>	<u>INTEREST RATE</u>	<u>COLLATERAL</u>	<u>MONTHLY PAYMENT</u>
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- (e) After confirmation of the plan, the secured creditors with allowed claims will be paid as follows:

<u>CREDITOR</u>	<u>AMT. DUE</u>	<u>VALUE</u>	<u>INT. RATE</u>	<u>COLLATERAL</u>	<u>MONTHLY PAYMENT AMT.</u>
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- (f) Attorney fees ordered pursuant to *11 U.S.C. §507(a)(2)* of **\$3,000.00** to be paid as follows:

MONTHLY
PAYMENT

Pursuant to the Current Administrative Order
on Attorney Fee Awards

Pay according to the
administrative order

- (g) After the above are paid, distributions will be made to cure arrearages and other secured debts whose claims are duly proven and allowed as follows:

<u>CREDITOR</u>	<u>AMOUNT DUE</u>	<u>VALUE</u>	<u>INTEREST RATE</u>	<u>COLLATERAL</u>
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- (h) The following collateral is surrendered to the creditor:

<u>NAME OF CREDITOR</u>	<u>DESCRIPTION OF COLLATERAL</u>
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- (i) The following domestic support obligations will be paid over the life of the plan as follows: (These payments will be made simultaneously with payment of the secured debt to the extent funds are available and will include interest at the rate of ____%. (If this is left blank, no interest will be paid.)

<u>NAME OF CREDITOR</u>	<u>PAYMENT AMOUNT</u>
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- (j) The following unsecured claims are classified to be paid at 100%. These payments will/will not be made simultaneously with payment of the secured debt:

- (k) All other *11 U.S.C. §507* priority claims, unless already listed under 2(g), will be paid in full over the life of the plan as funds become available in the order specified by law.

- (l) The debtor(s) will be the disbursing agent on the following debts:
Bank of America and IndyMac to be paid direct on loans secured by residence.

- (m) Special provisions:
- (n) Debtor(s) will make payments that will meet all of the following parameters (these are not cumulative, debtors will pay the highest of the three)
- (i) Debtor will pay all of his disposable income as shown on Form B22C of \$20,400.00 to the non-priority unsecured creditors in order to be eligible for a discharge.
 - (ii) If the debtor filed a Chapter 7 case, the priority and other unsecured creditors would receive \$0.00. Debtor will pay this amount to the priority and other unsecured creditors in order to be eligible for discharge in this case.
 - (iii) The debtor will pay \$20,400.00 to the general unsecured creditors to be distributed prorata.
- (o) General unsecured creditors whose claims are duly proven and allowed will be paid (choose only one)
- (a) % dividend as long as this dividend exceeds the highest amount, if any, shown in paragraph (n)(i), (n)(ii) or (n)(iii), and the debtor pays in at least 36 monthly payments to be eligible for discharge.
 - (b) the debtor(s) will make payments for 60 months and anticipates a dividend of 2%, but will also exceed the highest amount shown in paragraph (n)(i), (n)(ii) or (n)(iii) above.
- (p) Unless otherwise ordered by the court, all property of the estate, whether in the possession of the trustee or the debtor, remains property of the estate subject to the court's jurisdiction, notwithstanding §1327(b), except as otherwise provided in paragraph (m) above. Property of the estate not paid to the trustee shall remain in the possession of the debtor. All property in the possession and control of the debtor shall be insured by the debtor. The chapter 13 Trustee will not and is not required to insure assets and has no liability for injury to any person, damage or loss to any property in possession and control of the debtor or other property affected by property in possession and control of the debtor.

Date:

4-11-11

Allison Pracht
Debtor

Label Matrix for local noticing
113G-3
Case 11-30594
Middle District of Georgia
Athens
Thu Apr 7 16:10:46 EDT 2011

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433 Cherry Street
P.O. Box 1957
Macon, GA 31202-1957

American Express
PO Box 981535
El Paso, TX 79998-1535

Bank of America
PO Box 15026
Wilmington, DE 19850-5026

Bank of America Mortgage
PO Box 650070
Dallas, TX 75265-0070

Best Buy
PO Box 15521
Wilmington, DE 19850-5521

Capital One
PO Box 85167
Richmond, VA 23285-5167

Chase
PO Box 15298
Wilmington, DE 19850-5298

Chase United
PO Box 15298
Wilmington, DE 19850-5298

Delta Sky Miles
PO Box 981535
El Paso, TX 79998-1535

(p)DISCOVER FINANCIAL SERVICES LLC
PO BOX 3025
NEW ALBANY OH 43054-3025

GE Money Bank
PO Box 103104
Roswell, GA 30076-9104

HSBC Gold Mastercard
PO Box 81622
Salinas, CA 93912-1622

IndyMac
PO Box 78826
Phoenix, AZ 85062-8826

U.S. Department of Education
Direct Loan Servicing Center
P.O. Box 5609
Greenville, TX 75403-5609

U.S. Trustee - MAC 13
440 Martin Luther King Jr. Boulevard
Suite 302
Macon, GA 31201-7987

USAA
Credit Card Resolution Services
PO Box 34894
San Antonio, TX 78265-4894

Wells Fargo
PO Box 5071
Portland, OR 97208-5071

Allison N. Pracht
324 Oak Meadow Drive
Athens, GA 30605-4539

Christopher J. Liken
P.O. Box 1586
Athens, GA 30603-1586

Trustee Camille Hope
P.O. Box 954
Macon, GA 31202-0954

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Discover
PO Box 30943
Salt Lake City, UT 84130

End of Label Matrix
Mailable recipients 20
Bypassed recipients 0
Total 20